

**REMARKS**

Claims 1 and 23 have been amended in order to more particularly point out, and distinctly claim the subject matter to which the applicant regards as his invention.

**Claim Rejections under 35 USC §102**

The claims have been rejected under 35 U.S.C. 102(b) as being anticipated by Gatto (US 5,546,523).

The present invention is a system for automatically collecting charges in accordance with individual consumption of a source, such as water or electricity. The system includes a user's medium, such as an IC card (10), provided one for each of the users, which is used to store electronic money. Also provided in the system is a source consumption monitor (29) which is part of an automatic charge collection terminal (20) which monitors the source consumption for the individual users. Further as part of the automatic charge collection terminal (20) is a charge collector (23) which collects charges based on individual source consumption.

Gatto describes an electronic fund transfer system such as an automated teller machine. Gatto proposes the use of a single ID card that enables execution of transactions to a number of different accounts and institutions. Gatto in column 8, lines 57-60 specifically describes the using of the ID card at gas pumps and prestoring selections such as the type of gas desired and whether a receipt is printed. It should be noted that the Examiner asserts that the gas pump is a consumption source monitor and a charge collecting unit.

Independent claims 1 and 23 have been amended to indicate that the IC card (10), user's medium, retains the user's payment history record including a charge for consumption and an issued user's payment certificate. Gatto fails to describe such a history record being maintained on the IC card itself. Therefore, independent claims 1 and 23 patentably distinguish over the prior art relied upon by reciting, as exemplified by claim 1,

“A system for automatically collecting charges in accordance with individual consumptions of a source from one or more users, said system comprising: one or more user's mediums, provided one for each of the users, for storing electronic money, which is defined as an electronic alternative to a currency; a source consumption monitor for monitoring the source consumptions for the individual users; and a charge collector for collecting the charges in accordance with the individual source consumptions, which are monitored by said source consumption monitor, from the respective user's mediums as corresponding equivalent amounts of electronic money, wherein the one or more user's mediums contains a user's payment history record that includes a charge for consumption and an issued user's payment certificate.”  
(Emphasis Added)

Therefore, withdrawal of the rejection of the claims under 35 U.S.C. 102(b) as being anticipated by Gatto (US 5,546,523) is respectfully requested.

**Claim Rejections under 35 USC §103**

Claims 22 and 24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Gatto (US 5,546,523).

Claims 22 and 24 are allowable by virtue of their dependence upon allowable independent claims. Therefore, withdrawal of the rejection of claims 22 and 24 under 35 U.S.C. 103(a) as being unpatentable over Gatto (US 5,546,523) is respectfully requested.

**Conclusion**

In view of the aforementioned amendments and accompanying remarks, claims 1-24, as amended, are in condition for allowance, which action, at an early date, is requested.

If, for any reason, it is felt that this application is not now in condition for allowance, the Examiner is requested to contact Applicant's undersigned attorney at the telephone number indicated below to arrange for an interview to expedite the disposition of this case.

In the event that this paper is not timely filed, Applicant respectfully petitions for an appropriate extension of time. Please charge any fees for such an extension of time and any other fees which may be due with respect to this paper, to Deposit Account No. 01-2340.

Respectfully submitted,

ARMSTRONG, KRATZ, QUINTOS,  
HANSON & BROOKS, LLP



George N. Stevens  
Attorney for Applicant  
Reg. No. 36,938

GNS/nrp  
Atty. Docket No. **010402**  
Suite 1000  
1725 K Street, N.W.  
Washington, D.C. 20006  
(202) 659-2930



23850

PATENT TRADEMARK OFFICE

H:\HOME\GSTEVENSON\01\010402\Amendment